

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTINE M CHEATLE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-11098

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/18/2017 and confirmed on 12/6/17 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,142.00
Less Refunds to Debtor	1,044.39	
TOTAL AMOUNT OF PLAN FUND		69,097.61

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,529.37	
Trustee Fee	3,141.84	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,671.21

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIRST COMMONWEALTH BANK(*) Acct: 6654	0.00	32,818.00	0.00	32,818.00
	FIRST COMMONWEALTH BANK(*) Acct: 6654	184.49	184.49	0.00	184.49
	CITIZENS AUTO FINANCE(*) Acct: 4294	0.00	0.00	0.00	0.00
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 3162	0.00	0.00	0.00	0.00
					33,002.49

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	CHRISTINE M CHEATLE Acct:	0.00	0.00	0.00	0.00
	CHRISTINE M CHEATLE Acct:	605.50	605.50	0.00	0.00
	CHRISTINE M CHEATLE Acct:	438.89	438.89	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	2,529.37	2,529.37	0.00	0.00
	TOYOTA LEASE TRUST Acct: E163	11,192.10	11,192.10	0.00	11,192.10
	INTERNAL REVENUE SERVICE* Acct: 8951	2,214.59	2,214.59	0.00	2,214.59
	TOYOTA FINANCIAL SVCS Acct:	0.00	0.00	0.00	0.00
	AVID ACCEPTANCE LLC Acct: 6591	0.00	16,650.00	0.00	16,650.00
					30,056.69

Unsecured					
ADC		0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4241				
	PRA/PORTFOLIO RECOVERY ASSOC	7,722.45	57.54	0.00	57.54
	Acct: 9928				
	PRA/PORTFOLIO RECOVERY ASSOC	22,086.16	164.57	0.00	164.57
	Acct: 8780				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 3676				
	COMMUNITY NURSES HH AND HOSPICE	0.00	0.00	0.00	0.00
	Acct: 4978				
	COMMUNITY NURSES HH AND HOSPICE	0.00	0.00	0.00	0.00
	Acct: 4978				
	FIRST COMMONWEALTH BANK(*)	1,018.96	7.59	0.00	7.59
	Acct: 5682				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 8581				
	HUNTER WARFIELD	0.00	0.00	0.00	0.00
	Acct: 2036				
	CAPITAL ONE NA**	708.80	5.28	0.00	5.28
	Acct: 5718				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	8,231.53	61.34	0.00	61.34
	Acct: 7231				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	637.25	4.74	0.00	4.74
	Acct: 4282				
	SMP HOME MEDICAL	0.00	0.00	0.00	0.00
	Acct: 5022				
	QUANTUM3 GROUP LLC AGNT - CROWN ,	428.43	3.20	0.00	3.20
	Acct: 8971				
	SNYDER MEMORIAL HEALTH CARE CENT	7,362.06	54.86	0.00	54.86
	Acct: 1001				
	UPMC PHYSICIAN SERVICES	611.96	4.56	0.00	4.56
	Acct: 7231				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 0914				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 8553				
	WYNDHAM VACATION RESORTS	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON BY AMERICAN INFOSOURCE LP	256.40	1.91	0.00	1.91
	Acct: 0001				
	SNYDER MEMORIAL HCC	0.00	0.00	0.00	0.00
	Acct:				
	TOYOTA LEASE TRUST	219.09	1.63	0.00	1.63
	Acct: 4163				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8971				
	PRESTON D JAQUISH ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GARY CHEATLE	0.00	0.00	0.00	0.00
	Acct:				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct:				
					367.22

TOTAL PAID TO CREDITORS

63,426.40

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TOTAL CLAIMED	
PRIORITY	13,406.69
SECURED	184.49
UNSECURED	49,283.09

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHRISTINE M CHEATLE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-11098

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christine M. Cheatle
Debtor

Case No. 17-11098-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db	+ Christine M. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131
14711871	+ ADC, 17330 Preston Road, Suite 200 D, Dallas, TX 75252-6106
14711876	+ Community Nurses HH & Hospice, Inc., 757 Johnsonburg Road, Suite 200, Saint Marys, PA 15857-3497
14722003	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14711878	+ Gary G. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131
14711885	+ SMP Home Medical, 21 S. Saint Marys Street, Saint Marys, PA 15857-1617
14711886	+ Snycrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14711887	+ Snyder Memorial HCC, 156 Snyder Memorial Road, P.O. Box 680, Marienville, PA 16239-0680
14795347	+ Snyder Memorial Health Care Center, P.O. Box 680, SR 66 Cherry Street, Marienville, PA 16239-0680
14711891	+ UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15178786	+ Email/Text: bankruptcy@avidac.com	Dec 22 2022 23:41:00	Avid Acceptance LLC, 6995 Union Park Center Ste. 450, Cottonwood Heights, UT 84047-6145
15138493	+ Email/Text: bankruptcy@avidac.com	Dec 22 2022 23:41:00	Avid Acceptance, LLC, 6995 Union Park Center, Cottonwood Heights, UT 84047-6145
14711872	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 22 2022 23:41:00	Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337
14716176	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2022 23:41:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14711873	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:23	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14747269	Email/PDF: bncnotices@becket-lee.com	Dec 22 2022 23:57:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14711875	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2022 23:41:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
14711877	Email/Text: SAABankruptcy@fcbanking.com	Dec 22 2022 23:41:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14711879	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	Great Lakes/U.S. Dept of Education, P.O. Box 530229, Atlanta, GA 30353-0229
14711880	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Dec 22 2022 23:41:00	Hunter Warfield, 4620 Woodland Corporate Boulevard, Tampa, FL 33614-2415
14711881	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 22 2022 23:41:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14711874	Email/PDF: ais.chase.ebn@aisinfo.com		

District/off: 0315-1

User: auto

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 39

		Dec 22 2022 23:45:22	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14711882	Email/Text: PBNCNotifications@peritussservices.com		
		Dec 22 2022 23:41:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
14711883	+ Email/PDF: pa_dc_claims@navient.com		
		Dec 22 2022 23:45:01	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14751560	Email/PDF: pa_dc_ed@navient.com		
		Dec 22 2022 23:45:24	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14741235	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 22 2022 23:45:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14712751	+ Email/PDF: rmscedi@recoverycorp.com		
		Dec 22 2022 23:45:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14711884	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 22 2022 23:41:00	Peebles/Comenity, P.O. Box 659465, San Antonio, TX 78265-9465
14780555	Email/Text: bnc-quantum@quantum3group.com		
		Dec 22 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14781808	Email/Text: bnc-quantum@quantum3group.com		
		Dec 22 2022 23:41:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14711888	Email/Text: amieg@stcol.com		
		Dec 22 2022 23:41:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
14711889	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 22 2022 23:41:00	Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297
14741679	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 22 2022 23:41:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15244999	Email/PDF: bncnotices@becket-lee.com		
		Dec 22 2022 23:57:46	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14731942	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 22 2022 23:41:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14711890	^ MEBN		
		Dec 22 2022 23:38:23	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
14782414	^ MEBN		
		Dec 22 2022 23:38:28	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745936	Email/PDF: ebn_ais@aisinfo.com		
		Dec 22 2022 23:45:36	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14711892	+ Email/Text: bankruptcydept@wyn.com		
		Dec 22 2022 23:41:00	Wyndham Vacation Resorts, Inc., 6277 Sea Harbor Drive, Orlando, FL 32821-8027

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Snyder Memorial Health Care Center
cr		Toyota Lease Trust
cr		Toyota Motor Credit Corporation
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-1

User: auto

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Date Rcvd: Dec 22, 2022

Form ID: pdf900

Total Noticed: 39

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
James P. Valecko	on behalf of Creditor Citizens Bank N.A. jvalecko@weltman.com, PitEcf@weltman.com
Kenneth P. Seitz	on behalf of Debtor Christine M. Cheatle thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7